



FIG. 1

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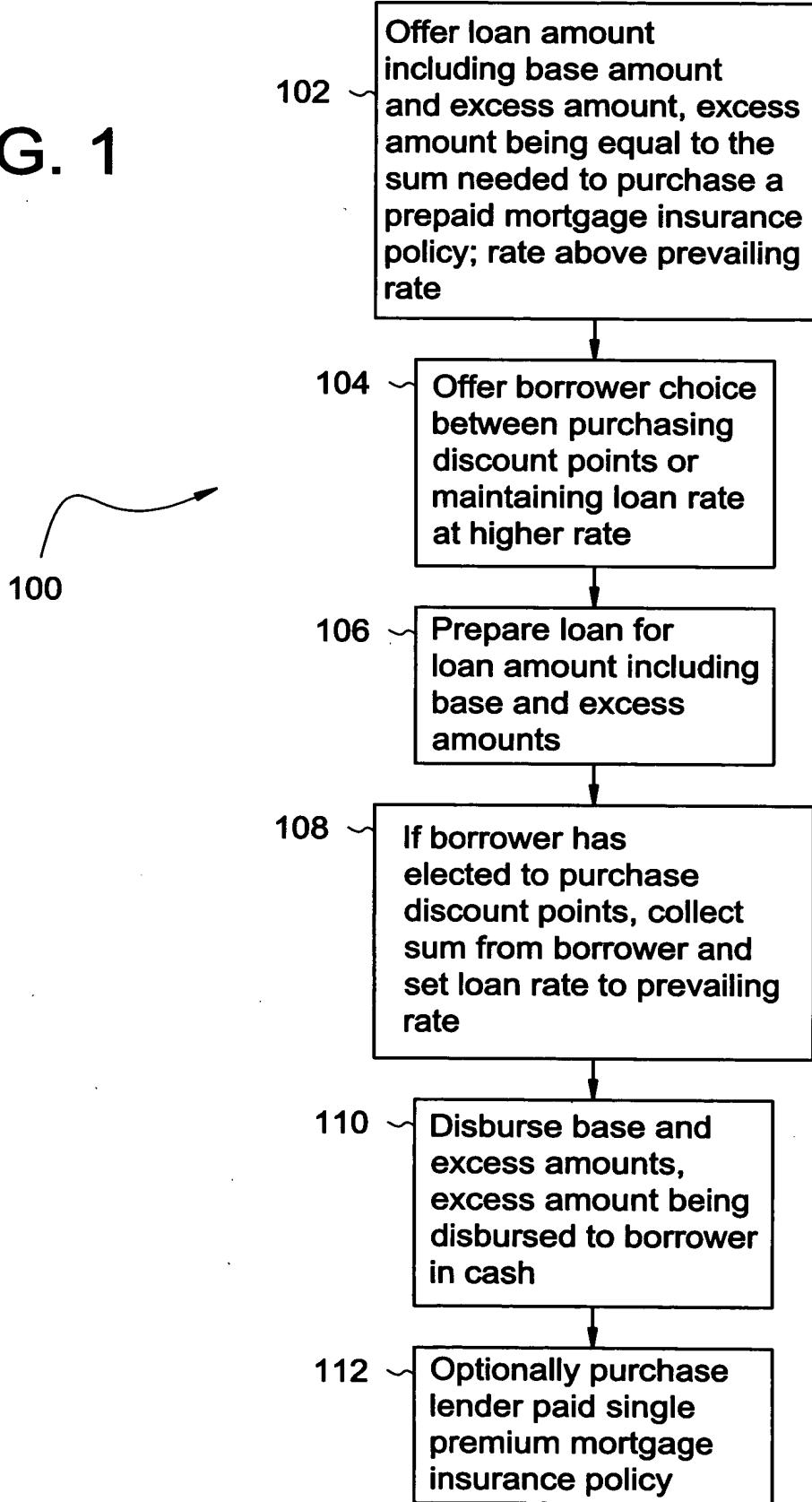


FIG. 2

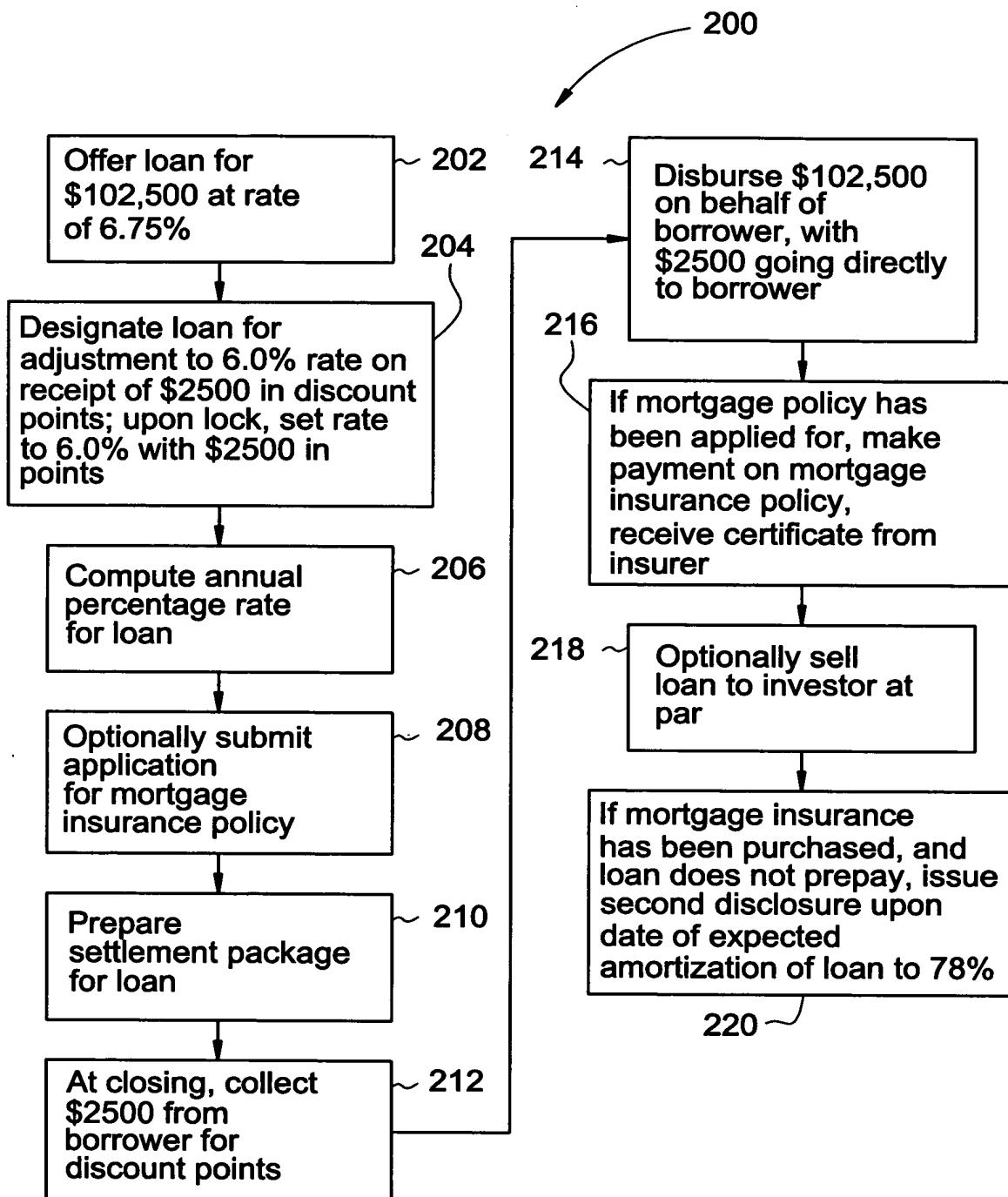


FIG. 3

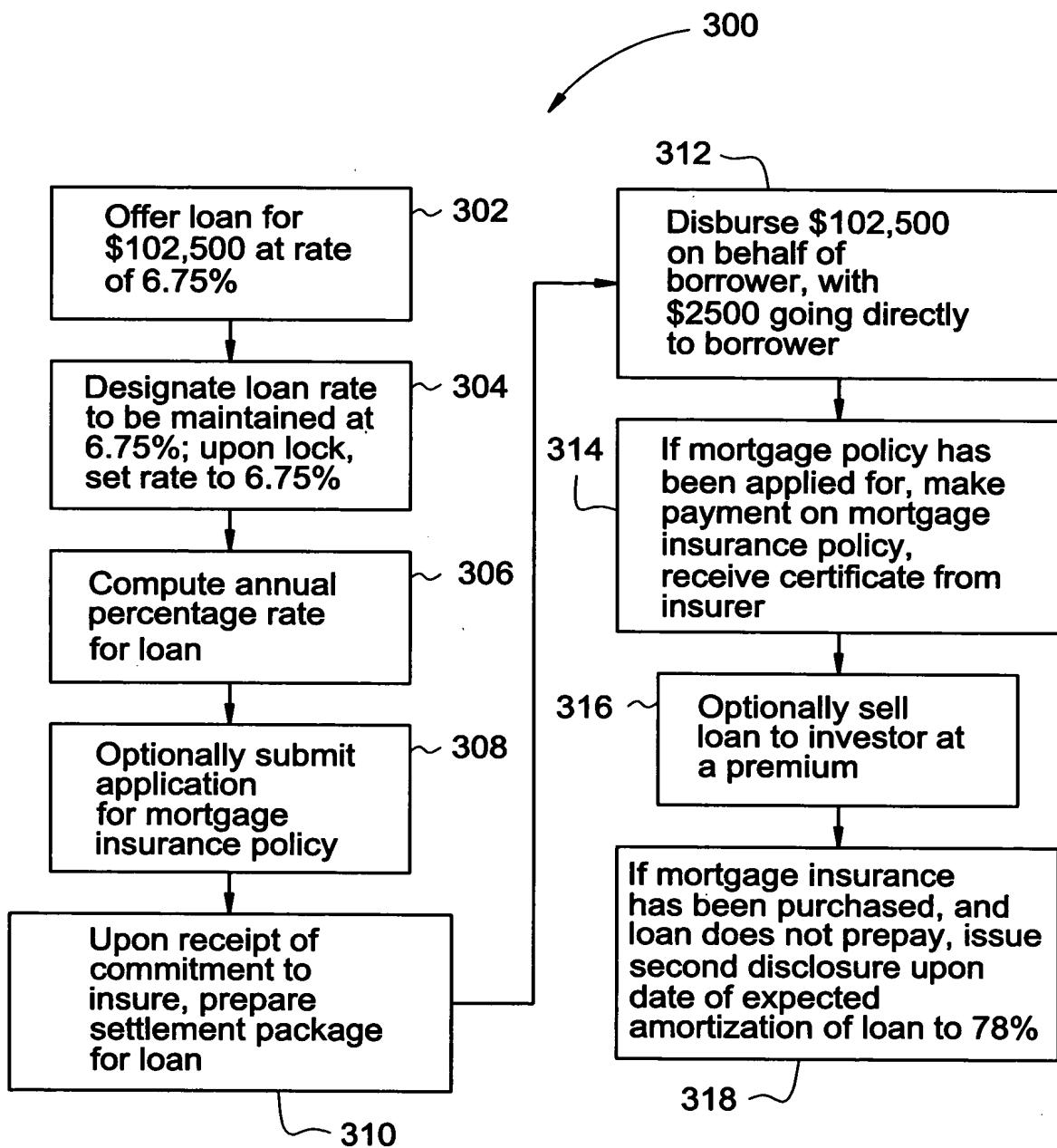


FIG. 4

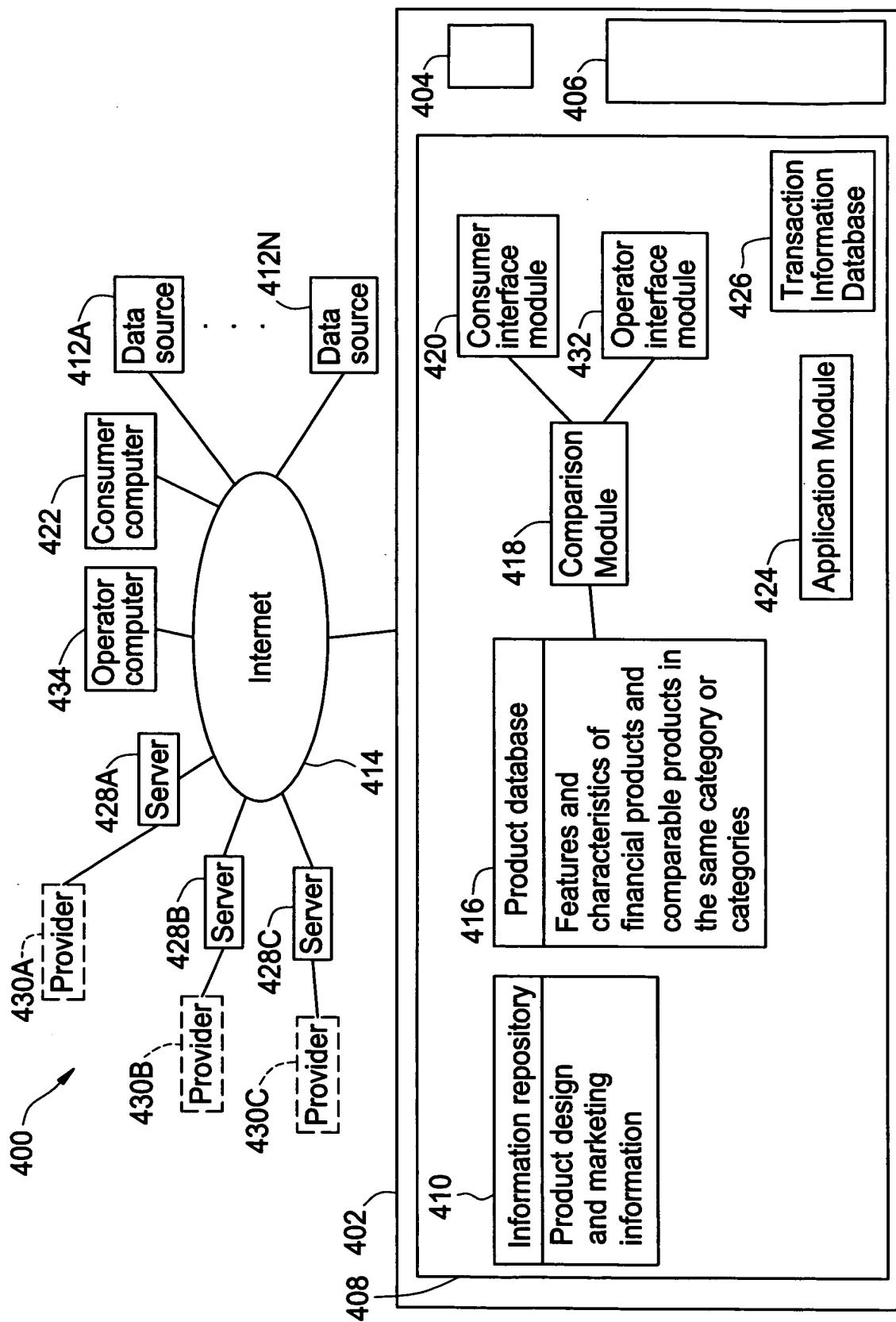


FIG. 5

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Mortgage insurance allows you to purchase your home for less than the 20% down payment usually required without mortgage insurance. We can offer you several different products that allow you to obtain a loan that allows you to borrow more than 80% of the property value. You can choose mortgage insurance that requires a monthly payment along with your mortgage payment. You can choose borrower paid or lender paid single payment mortgage insurance. We also have some very interesting options that allow you to structure your loan origination so that you can receive a loan for more than 80% of the value of the property. In many cases, the loan parameters can be structured so that your monthly payment is less than that required for monthly paid mortgage insurance. Your transaction can be structured so that you receive the prevailing interest rate (currently 6.0%), or you can receive a net cash disbursement at closing and pay a higher than prevailing rate (currently 6.75%). In some cases, you can receive tax advantages from structuring the transaction in this way. You can use the form below to enter your transaction information and information relating to your tax status, and receive information describing the effect of the various loan origination options available.

Property Value: 506A

Down Payment: 506B

Interest Rate: 506C

Adjusted Gross Income: 508A

Deductions: 508B

(Besides deductible expenditures for this mortgage)

Return results for loans using the following products:

510A 504

510B 504

510C Lender paid single payment PMI

510D 500

500

(This is a special product allowing you to adjust the parameters of your loan in order to borrow more than 80% of the value of the property, with no cash expenditure on your part to pay for PMI

512

FIG. 6

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602A

Interest Rate: 6.0%	Monthly Paid PMI
Loan Amount: \$100,000	Monthly Payments (P&I): \$599.55
Lender fees:	Monthly PMI: \$43.45
Deductible Points: \$0	Total Monthly Payment: \$643
Total cash to lender: \$995	

602B

Interest Rate: 6.0%	Points or Payment (Points)
Loan Amount: \$102,500	Monthly Payments (P&I): \$614.54
Lender fees:	Monthly PMI: 0
Deductible Points: \$2500	Total Monthly Payment: \$614.54
Total cash to lender: \$3495	Cash to Borrower at closing: \$2500

602C

Interest Rate: 6.75%	Points or Payment (Payment)
Loan Amount: \$102,500	Monthly Payments (P&I): \$664.81
Lender fees:	Monthly PMI: 0
Deductible Points: \$0	Total Monthly Payment: \$664.81
Total cash to lender: \$995	Cash to Borrower at closing: \$2500

Submit Application

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FIG. 7

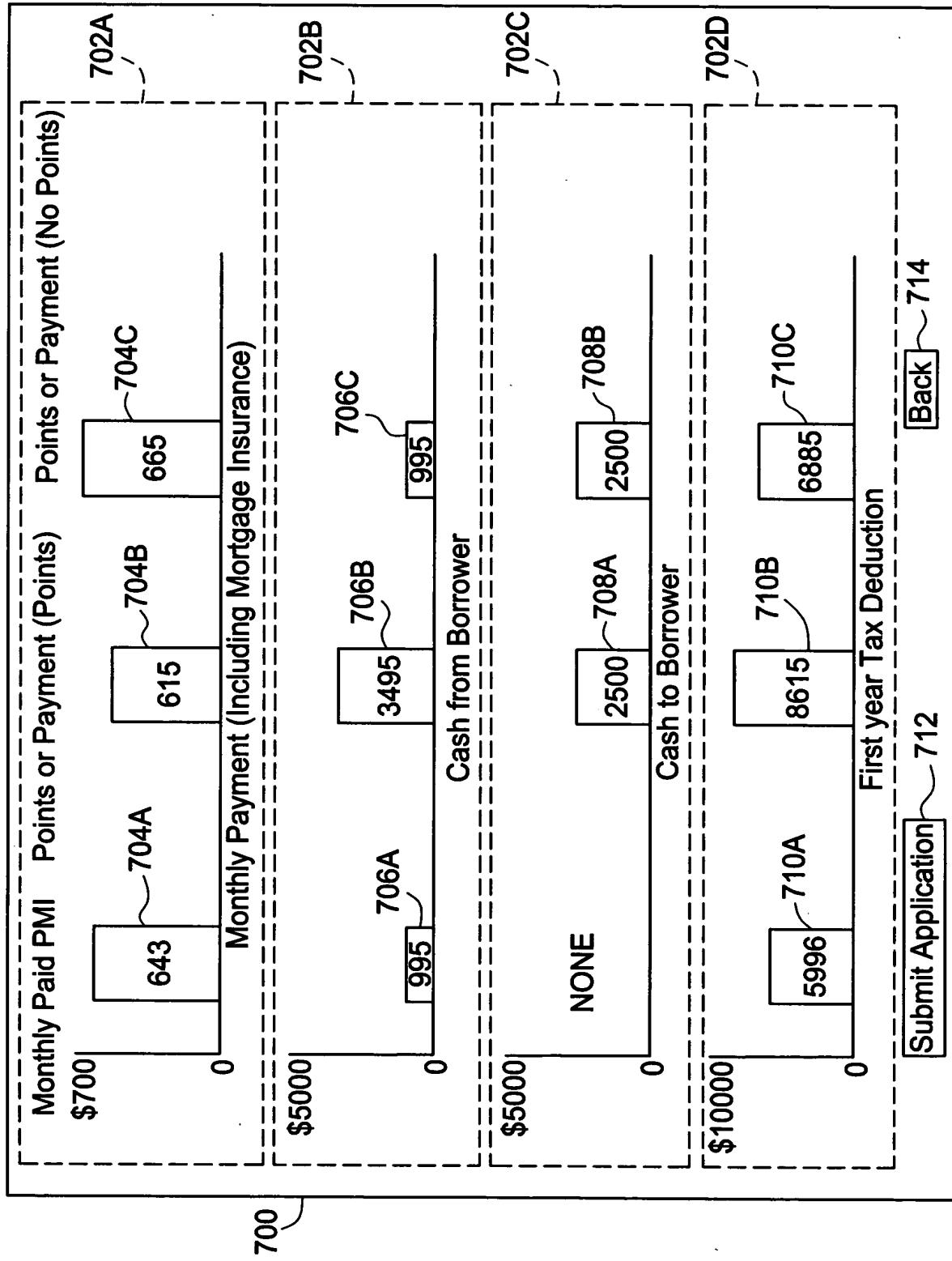


FIG. 8

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You can choose your lender from this list

802

804

806A
 Tony's Mortgage ~805A
806B
 Silvio's Mortgage ~805B
806C
 Artie's Mortgage ~805C

802

804

806A
 Monthly PMI ~807A
808B
 Borrower Paid Single Payment PMI ~807B
808C
 Points or Payment (Points) ~807C
808D
 Points or Payment (Payment) ~807D

Enter your transaction information and personal information here

State: Iowa ~812A

George Parker ~812G

Address: 1317 Elm Street ~812B

GBP Insurance Agency ~812H

City: Pleasantville ~812C

Agent ~812I

Zip: 50225 ~812D

Annual Salary \$58,000 ~812J

Loan Amount: 100,000 ~812E

Betty Parker ~812K

Property Value: 111,111 ~812F

Employer Johnson's Diner ~812L

Job Title Chef ~812M

Annual Salary \$26,000 ~812N

Submit Application ~814

810

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FIG. 9

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You have chosen to apply for a mortgage with the following details:

<u>Lender:</u>	<u>Artie's Mortgage</u>	<u>Loan Amount:</u>	\$102,500
<u>Mortgage Insurance:</u>	<u>Points or Payment (Points)</u>	<u>Monthly Payment:</u>	\$614.54
		<u>Discount Points:</u>	\$2500 (Financed with \$2500 disbursed to borrower)
<u>Homeowner Information</u>			
<u>Property Address:</u>	<u>George Parker</u>		
<u>State:</u> Iowa	<u>Employer</u>	GBP Insurance Agency	
<u>Address:</u> 1317 Elm Street	<u>Job Title</u>	Agent	
<u>City:</u> Pleasantville			<u>Annual Salary</u> \$58,000
<u>Zip:</u> 50225			
<u>Property Value:</u> \$111,111			
	<u>Betty Parker</u>		
	<u>Employer</u>	Johnson's Diner	
	<u>Job Title</u>	Chef	
			<u>Annual Salary</u> \$26,000

904

906

908

Click "Confirm" to submit the application. Click "Back" to return to the previous page to change the information.
Click "Cancel" to abandon the application.

FIG. 10

